## **PUBLIC SUBMISSION**

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Definition of the Term "Fiduciary"; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

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## **Submitter Information**

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## **General Comment**

The government is once again overstepping its constitutional limits by restricting use of options in an IRA account. Removing the capability to trade options will severely limit the growth of funds and will increase risk. Options allow investing a small portion of an account to obtain the same profit as obtained when investing in stocks. So for the same profit potential the risk when investing in stocks is much greater than when investing in options.